

**Raised House Bill No. 6620 – An Act Concerning Condominium
And Common Interest Ownership Communities**

Over the past decade there has been a proliferation of common interest communities in this state. These communities, **which are heavily populated by senior citizens**, can be comprised of planned unit developments (PUD), co-operatives, or condominiums and are governed by the Connecticut General Statutes (CGS), the Common Interest Ownership Act (CIOA), Chapter 828; the Non-stock Corporation Act, Chapter 602; and the applicable association declaration and bylaws.

At first glance it would appear that there is sufficient protection for the home owners who reside in these complexes but unfortunately, this is not the case since the governing statutes failed to include any enforcement mechanism for the provisions of the CIOA. Rather, the governing documents must be upheld by time-consuming expensive litigation and therefore, is seldom pursued. Further, the State of Connecticut does not require the association board members to participate in any educational program that would make them aware of the governing document, nor does this state require that community association managers pass any test for competency, as does the state of Florida regarding both of these matters. **This sets the stage for total financial chaos and can produce a devastating impact on senior citizens, who are particularly vulnerable to various forms of financial exploitation.**

It is for this reason that I respectfully request that the members of the Judiciary Committee vote in favor of Raised House Bill No. 6620. This is a comprehensive bill that would establish an ombudsman in order to provide a much needed form of protection for the of thousands of state residents and scores of lending institutions that have chosen to make a financial commitment in a common interest community. Since the ombudsman will have the power to investigate and resolve complaints regarding violations of the governing documents, this will eliminate deliberate indifference to the provisions of the statutes, which is a major problem.

It should be noted that the office of an ombudsman would be entirely funded by the residents of these common interest communities and would in no way require any funding by the state.

Respectfully submitted by
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